

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Rino P Maggio
Debtor

Case No. 18-01265-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Dec 21, 2021

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2021:

Recip ID	Recipient Name and Address
db	+ Rino P Maggio, 200 Fox Road, Dingmans Ferry, PA 18328-3097
5041129	+ ANN MAGGIO, 200 FOX ROAD, DINGMANS FERRY, PA 18328-3097
5068980	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5041138	+ DONNA PRISCO, c/o Vincent Rubino Esq, PO Box 511, Stroudsburg, PA 18360-0511
5041137	+ Donna Ardunay, 2502 Hemlock Farms, Lords Valley, PA 18428-9081
5069495	+ Mortgage Research Center, LLC dba Veterans United, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
5041143	+ POCONO FARMS COUNTRY CLUB ASSN, 182 LAKE ROAD, TOBYHANNA, PA 18466-8033
5041144	+ POLLACK LAW FIRM, 350 JERICHO TURNPIKE, SUITE 105, JERICHO, NY 11753-1317
5131476	PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929
5131477	PennyMac Loan Services, LLC, P.O. Box 660929, Dallas, TX 75266-0929, PennyMac Loan Services, LLC, P.O. Box 660929 Dallas, TX 75266-0929
5041149	TEACHERS FEDERAL CREDIT UNION, 75 REMITTANCE DRIVE, DEPT 1060, CHICAGO, IL 60675-1060
5041150	+ VETERANS UNITED HOME LOANS, PO BOX 77423, EWING, NJ 08628-7423

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	EDI: JPMORGANCHASE	Dec 21 2021 23:38:00	JPMorgan Chase Bank, National Association, Et Al., 7255 Baymeadows Way, Jacksonville, FL 32256
5041128	+ EDI: AMEREXPR.COM	Dec 21 2021 23:38:00	AMERICAN EXPRESS, PO BOX 981537, EL PASO, TX 79998-1537
5058350	EDI: BECKLEE.COM	Dec 21 2021 23:38:00	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5041130	EDI: BANKAMER.COM	Dec 21 2021 23:38:00	BANK OF AMERICA, PO BOX 982238, EL PASO, TX 79998-2238
5041131	+ EDI: TSYS2	Dec 21 2021 23:38:00	BARCLAYS BANK DE, 700 PRIDES XING, NEWARK, DE 19713-6109
5041132	EDI: CAPITALONE.COM	Dec 21 2021 23:38:00	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
5041136	+ EDI: CITICORP.COM	Dec 21 2021 23:38:00	CITIBANK, 701 EAST 60TH ST N, SIOUX FALLS, SD 57104-0432
5061228	+ EDI: CITICORP.COM	Dec 21 2021 23:38:00	Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57117
5041141	+ EDI: CITICORP.COM	Dec 21 2021 23:38:00	MACYS RECOVERY, 9111 DUKE BLVD, MASON, OH 45040
5148149	EDI: Q3G.COM	Dec 21 2021 23:38:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
5045800	EDI: DISCOVER.COM	Dec 21 2021 23:38:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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5041139	+ EDI: CITICORP.COM	Dec 21 2021 23:38:00	HOME DEPOT/CITIBANK, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5041133	EDI: JPMORGANCHASE	Dec 21 2021 23:38:00	CARDMEMBER SERVICE, PO BOX 1423, CHARLOTTE, NC 28201-1423
5041134	EDI: JPMORGANCHASE	Dec 21 2021 23:38:00	CHASE, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009
5041135	EDI: JPMORGANCHASE	Dec 21 2021 23:38:00	CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224
5041140	+ Email/Text: BKRMailOPS@weltman.com	Dec 21 2021 18:33:00	KAY JEWELERS, 375 GHENT ROAD, FAIRLAWN, OH 44333-4600
5069933	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 21 2021 18:36:36	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5041142	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 21 2021 18:36:42	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5068479	+ EDI: MID8.COM	Dec 21 2021 23:38:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
5060953	EDI: PRA.COM	Dec 21 2021 23:38:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5042183	+ EDI: RECOVERYCORP.COM	Dec 21 2021 23:38:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5064226	EDI: Q3G.COM	Dec 21 2021 23:38:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5041145	EDI: NAVIENTFKASMSERV.COM	Dec 21 2021 23:38:00	SALLIE MAE, PO BOX 9500, WILKES BARRE, PA 18773-9500
5041146	+ EDI: CITICORP.COM	Dec 21 2021 23:38:00	SEARS/CBNA, PO BOX 6283, SIOUX FALLS, SD 57117-6283
5041147	EDI: RMSC.COM	Dec 21 2021 23:38:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
5041148	EDI: TDBANKNORTH.COM	Dec 21 2021 23:38:00	TD BANK, PO BOX 84037, COLUMBUS, GA 31908-4037
5069510	EDI: JPMORGANCHASE	Dec 21 2021 23:38:00	U.S. Bank, et al... c/o JPMorgan Chase Bank, N.A., Chase Records Center, ATTN: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
5065124	EDI: AIS.COM	Dec 21 2021 23:38:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5041151	EDI: WFFC.COM	Dec 21 2021 23:38:00	WELLS FARGO CARD SERVICES, CREDIT BUREAU DISPU RES, PO BOX 14517, DES MOINES, IA 50306-3517
5041152	EDI: WFFC.COM	Dec 21 2021 23:38:00	WELLS FARGO FINANCIAL NATIONAL BANK, PO BOX 660553, DALLAS, TX 75266-0553
5057817	EDI: WFFC.COM	Dec 21 2021 23:38:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
5059288	EDI: WFFC.COM	Dec 21 2021 23:38:00	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

BYPASSED RECIPIENTS

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The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 23, 2021 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2021 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jerome B Blank	on behalf of Creditor MORTGAGE RESEARCH CENTER LLC ET. AL. pamb@fedphe.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association, Et Al... pa-bk@logs.com
Mario John Hanyon	on behalf of Creditor PennyMac Loan Services LLC pamb@fedphe.com, mario.hanyon@brockandscott.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Rebecca Ann Solarz	on behalf of Creditor PennyMac Loan Services LLC bkgroup@kmlawgroup.com
Thomas Song	on behalf of Creditor PennyMac Loan Services LLC tomysong0@gmail.com
Thomas Song	on behalf of Creditor MORTGAGE RESEARCH CENTER LLC ET. AL. tomysong0@gmail.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Rino P Maggio lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 10

Information to identify the case:

Debtor 1	Rino P Maggio	Social Security number or ITIN	xxx-xx-3959
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Middle District of Pennsylvania			
Case number:	5:18-bk-01265-MJC		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Rino P Maggio
aka Rino Maggio, aka Rino Patrizio Maggio

12/21/21**By the
court:**

Honorable Mark J. Conway
United States Bankruptcy Judge
By: Tonia Wilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.